

CLAIMS

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

- 1 1. A method for providing a benefit to a customer, comprising:
2 establishing an account for a customer;
3 allowing said customer to increase a first benefit associated with said
4 account, wherein said customer cannot use said first benefit until an activation
5 date associated with said account;
6 associating a second benefit with said account at said activation date;
7 and
8 allowing said customer to use said first benefit and said second benefit
9 after said activation date.
- 1 2. The method of claim 1, wherein said establishing an account for a customer
2 includes at least one of the following:
3 associating an account identifier with said customer;
4 providing a notice of said account to said customer;
5 providing a notice of said account to a merchant associated with said
6 account;
7 establishing said account with a zero monetary balance; and
8 establishing said account with a non-zero monetary balance.
- 1 3. The method of claim 1, wherein said allowing said customer to increase a first
2 benefit associated with said account, wherein said customer cannot use said first
3 benefit until an activation date associated with said account includes at least one of
4 the following:
5 allowing said customer to associate a monetary amount with said
6 account;
7 allowing said customer to provide money and associating said money
8 with said account;

9 allowing said customer to make a money deposit, said deposit being
10 associated with said account;
11 allowing said customer to increase a zero monetary balance initially
12 associated with said account; and
13 allowing said customer to add to a non-zero monetary balance initially
14 associated with said account.

1 4. The method of claim 1, wherein said associating a second benefit with said
2 account at said activation date includes at least one of the following:
3 increasing a monetary amount associated with said account;
4 increasing a monetary amount associated with said account in
5 proportion to increases to said monetary amount added by said customer; and
6 increasing a monetary amount associated with said account by a
7 predetermined percentage of increases to said monetary amount added by said
8 customer.

1 5. The method of claim 1, wherein said allowing said customer to use said first
2 benefit and said second benefit after said activation date includes at least one of the
3 following:
4 allowing said customer to receive said first benefit after said activation
5 date;
6 allowing said customer to receive said second benefit after said
7 activation date;
8 allowing said customer to receive any monetary amounts associated
9 with said account after said activation date; and
10 allowing said customer to use any monetary amounts associated with
11 said account after said activation date.

1 6. The method of claim 1, further comprising:
2 determining said activation date.

1 7. The method of claim 1, wherein said first benefit is a monetary amount.

- 1 8. The method of claim 1, further comprising:
2 identifying said customer.
- 1 9. The method of claim 1, further comprising:
2 providing a notification to said customer indicative of an availability of
3 said account.
- 1 10. The method of claim 1, further comprising:
2 providing a notification to said customer indicative of availability of
3 said second benefit.
- 1 11. The method of claim 1, further comprising:
2 providing a notification to said customer indicative of said activation
3 date.
- 1 12. The method of claim 1, further comprising:
2 determining said second benefit.
- 1 13. The method of claim 1, wherein said second benefit is a monetary amount.
- 1 14. The method of claim 1, further comprising:
2 providing at least one notification to said customer of an accumulated
3 benefit associated with said account prior to said activation date and after said
4 account is established.
- 1 15. The method of claim 1, wherein said first benefit is associated with said
2 account by said customer.
- 1 16. The method of claim 1, wherein said account has a zero initial benefit.

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- 1 17. The method of claim 1, wherein said account has a zero initial benefit until
2 such time as said customer associates said first benefit with said account.
- 1 18. The method of claim 1, further comprising:
2 associating said account with a merchant.
- 1 19. The method of claim 18, further comprising:
2 allowing said merchant to provide said second benefit.
- 1 20. The method of claim 18, further comprising:
2 allowing said merchant to associate a third benefit with said account.
- 1 21. The method of claim 1, wherein said account has an associated termination
2 date.
- 1 22. The method of claim 1, wherein said second benefit is based on an increased
2 amount of said first benefit provided by said customer.
- 1 23. The method of claim 1, further comprising:
2 providing a notice of said account to a merchant associated with said
3 account;
- 1 24. The method of claim 1, further comprising:
2 identifying a merchant associated with said account.
- 1 25. A method for providing a benefit to a customer, comprising:
2 establishing an account for a customer on a first date, wherein said
3 account has an associated monetary amount and said customer cannot decrease
4 said monetary amount until a second date;
5 allowing said customer to increase said monetary amount after said
6 first date;
7 increasing said monetary amount at said second date; and

- 8 allowing said customer to decrease said monetary amount associated
9 with said account after said second date.
- 1 26. The method of claim 25, further comprising:
2 determining a merchant associated with said account.
- 1 27. The method of claim 26, further comprising:
2 providing a notification of said account to said merchant.
- 1 28. The method of claim 26, further comprising:
2 providing a notification of said merchant to said customer.
- 1 29. The method of claim 25, wherein said allowing said customer to decrease said
2 monetary amount associated with said account after said second date includes at least
3 one of the following:
4 allowing said customer to receive said monetary amount after said
5 second date; and
6 allowing said customer to use said monetary amount after said second
7 date.
- 1 30. The method of claim 25, wherein said monetary amount is zero when account
2 is established.
- 1 31. The method of claim 25, further comprising:
2 determining said second date.
- 1 32. The method of claim 25, further comprising:
2 providing a notification to said customer of said second date.
- 1 33. The method of claim 25, further comprising:
2 providing a notification to said customer of an availability of an
3 increase to said monetary amount.

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- 1 34. The method of claim 25, further comprising:
2 providing a notification to said customer of an availability of an
3 increase to said monetary amount and at least one criterion that must be met
4 for said customer to obtain said increase.
- 1 35. The method of claim 25, further comprising:
2 offering said account to said customer.
- 1 36. The method of claim 25, further comprising:
2 selecting said customer.
- 1 37. The method of claim 25, further comprising:
2 providing at least one notification to said customer indicative of a
3 monetary amount associated with said account.
- 1 38. The method of claim 25, further comprising:
2 associating said account with a merchant.
- 1 39. The method of claim 38, further comprising:
2 allowing said merchant to increase said monetary amount.
- 1 40. The method of claim 38, further comprising:
2 allowing said merchant to associate a benefit with said account.
- 1 41. The method of claim 25, further comprising:
2 determining how much to increase said monetary amount at said
3 second date
- 1 42. The method of claim 25, wherein said account has a zero monetary amount
2 associated with it until such time as said customer increases said monetary amount.

- 1 43. A method for providing a benefit to a customer, comprising:
2 establishing an account for a customer on a first date, wherein said
3 account has an associated monetary amount and said customer cannot decrease
4 said monetary amount until an activation date;
5 providing a notification to said customer indicative of availability of an
6 increase to said monetary amount benefit at said second date an a criterion
7 associated with said increase to said monetary amount;
8 allowing said customer to increase said monetary amount after said
9 first date and before said second date;
10 increasing said monetary amount at said second date if said customer
11 satisfies said criterion; and
12 allowing said customer to decrease said monetary amount after said
13 activation date.
- 1 44. The method of claim 43, further comprising:
2 determining if said customer has satisfied said criterion.
- 1 45. The method of claim 43, further comprising:
2 determining said criterion.
- 1 46. The method of claim 43, further comprising:
2 determining an amount to increase said monetary amount at said
3 second date.
- 1 47. The method of claim 43, wherein said account has zero monetary amount
2 associated with it until such time as said customer increases said monetary amount.
- 1 48. The method of claim 43, wherein said activation date is said second date.
- 1 49. The method of claim 43, wherein said activation date is later than said second
2 date.

- 1 50. A system for providing a benefit to a customer, comprising:
2 a memory;
3 a communication port; and
4 a processor connected to said memory and said communication port,
5 said processor being operative to
6 establish an account for a customer;
7 allow said customer to increase a first benefit associated with
8 said account, wherein said customer cannot use said first benefit until
9 an activation date associated with said account;
10 associate a second benefit with said account at said activation
11 date; and
12 allow said customer to use said first benefit and said second
13 benefit after said activation date.
- 1 51. A computer program product in a computer readable medium for providing a
2 benefit to a customer, comprising:
3 first instructions for associating an account with a customer;
4 second instructions for increasing a first benefit associated with said
5 account, wherein said customer cannot use said first benefit until an activation
6 date associated with said account;
7 third instructions for adding a second benefit to said account at said
8 activation date; and
9 fourth instructions for granting use by said customer to said first
10 benefit and said second benefit after said activation date.

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